

L Number	Hits	Search Text	DB	Time stamp
1	2	(filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:01
2	3	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:05
3	109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:29
4	3	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
5	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
6	24	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:34
7	2	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:59
8	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:00
9	12	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:00

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L Number	Hits	Search Text	DB	Time stamp
1	2	(filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:01
2	3	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:05
3	109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:29
4	3	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
5	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
6	24	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:34
7	21	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:59
8	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:00
9	12	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:06
10	6	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near12 (uniqu\$) near14 (account\$3) near15 (merchant\$4 or seller\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:10
11	89	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:11
12	76	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:25

13	3	(((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)) and ((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or autenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:25
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L Number	Hits	Search Text	DB	Time stamp
1	2	(filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:01
2	3	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:05
3	109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:29
4	3	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
5	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
6	24	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:34
7	21	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:59
8	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:42
9	12	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:30
10	6	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near12 (uniqu\$) near14 (account\$3) near15 (merchant\$4 or seller\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:10
11	89	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:11
12	76	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:25

13	3	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)) and ((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or autenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:25
14	8	((("6226624") or ("6000832") or ("6021202") or ("5805798") or ("6068194") or ("5964831") or ("6209095") or ("6327578")).PN.	USPAT	2001/12/07 16:40
15	1	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near14 (I/O)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:45

L Number	Hits	Search Text	DB	Time stamp
1	2	(filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:01
2	3	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:05
3	109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:29
4	3	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
5	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
6	24	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:34
7	21	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:59
8	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:42
9	12	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:30
10	6	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near12 (uniqu\$) near14 (account\$3) near15 (merchant\$4 or seller\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:10
11	89	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:11
12	76	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:25

13	3	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)) and ((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:25
14	8	((("6226624") or ("6000832") or ("6021202") or ("5805798") or ("6068194") or ("5964831") or ("6209095") or ("6327578")).PN.	USPAT	2001/12/07 16:40
15	1	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near14 (I/O)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:53
16	0	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near14 (I/O) near15 (magnetic\$4) near15 (card\$)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:04
17	0	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near15 (magnetic\$4) near15 (card\$)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:11
18	3	(transmit\$5 or convey\$5) near15 (validat\$5 or invalidat\$5) near15 (data\$2) near15 (credit\$3 or debit\$3) near15 (network\$3) near15 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:19
19	4	(validat\$5 or invalidat\$5) near15 (data\$2) near15 (credit\$3 or debit\$3) near15 (network\$3) near15 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:20

L Number	Hits	Search Text	DB	Time stamp
1	7	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 14:30